



**STUDY ON THE DEMAND FOR FAMILY TAKAFUL PRODUCT
IN SENAWANG, NEGERI SEMBILAN**

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2016

DECLARATION OF ORIGINAL WORK



BACHELOR OF BUSINESS ADMINISTRATION WITH HONOURS (INSURANCE) FACULTY OF BUSINESS MANAGEMENT UNIVERSITI TEKNOLOGI MARA “ DECLARATION OF ORIGINAL WORK “

I, Abdul Hadi Bin Mohd Ghazali, I/C number : 940914-05-5041) and my partner
Siti Nasuha Binti Roslan, (I/C number : 930314-03-5080).

Hereby , declare that :

- This work has not previously been accepted in substance for any degree for any degree locally or overseas , and is not being concurrently submitted for this degree or any other degrees .
- This project paper is the result of my independent work and investigation , except where otherwise stated .
- All the verbatim extracts have been distinguished by quotation marks and sources of my information have been specifically acknowledged .

Signature :

Date :

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ABSTRACT

STUDY ON THE DEMAND FOR FAMILY TAKAFUL PRODUCT IN SENAWANG, NEGERI SEMBILAN

It was reported that Malaysia has experienced a low penetration rate for the Family Takaful business despite the many forms of incentives provided by the Government. The available literature that focuses on life assurance and related research on Family Takaful is rather scarce. In view of this, it must be mentioned that, this particular study is significant because it provides a critical insight and better understanding of the critical factors that actually determine the Family Takaful demand in Senawang, Negeri Sembilan. Thus, the main objective of this study is to determine the critical factors for Family Takaful demand in Senawang, Negeri Sembilan. The study involves a survey using structured questionnaires to solicit responses from people who have joined Family Takaful plans in selected leading Takaful companies. Data analysis involves the use of regression analysis. From a set of factors that contributed to the Family Takaful demand in this study, the result of regression analysis showed that product and services have significant relationship with family takaful demand.

Key Words: Takaful, Islamic Insurance, Family Takaful, Islamic Life Insurance.